

**Information to identify the case:**

Debtor 1	<b>Peter James Eppie</b>		Social Security number or ITIN xxx-xx-7066	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court District of New Jersey				
Case number: <b>14-19633-JKS</b>				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Peter James Eppie

11/24/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Peter James Eppie  
Debtor(s)

Case No. 14-19633-JKS  
Chapter 7

District/off: 0312-2  
Date Rcvd: Nov 24, 2020

User: admin  
Form ID: 318

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:**

Recip ID	Recipient Name and Address
db	+ Peter James Eppie, 566 Tempe Wick Road, Morristown, NJ 07960-6657
aty	+ William M.E. Powers, III, Powers Kirn, LLC, PO Box 848, Moorestown, NJ 08057-0848
cr	+ Frank P. Diassi, 25B Hanover Road, Florham Park, NJ 07932-1443
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Marianne Diassi, 25B Hanover Road, Florham Park, NJ 07932-1442
cr	+ Unicorn Real Estate Investment, LLC, 25B Hanover Road, Florham Park, NJ 07932-1442
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
515523025	Amerilux, LLC, c/o Margarita Y. Ginzburg, Day Pitney LLP, One Jefferson Road, Parsippany, NJ 07054-2891
514782324	Chase, P O Box 78035, Phoenix, AZ 85062-8035
514782325	+ Ellen Eppie, 566 Tempe Wick Road, Morristown, NJ 07960-6657
515247361	+ Frank and Marianne Diassi, Unicorn Real Est Investmt LLC, 25B Hanover Road, Florham Park, NJ 07932-1442
515900181	+ Maciag Law LLC, 475 Wall Street, Princeton, NJ 08540-1509
516386738	New York State Dept of Taxation and Finance, PO Box 5300, Albany NY 12205-0300
514782328	+ Patricia Swaintek-Lamb DMD PC, 10 Anderson Road, Floor 1, Bernardsville, NJ 07924-2323
514782329	+ Stufund Advisors, LLC, 110 Allen Road, 3rd Floor, Suite 302, Basking Ridge, NJ 07920-4500
515523023	Unicorn Real Estate Investment, LLC, c/o Margarita Y. Ginzburg, Day Pitney LLP, One Jefferson Road, Parsippany, NJ 07054-2891
514782332	Wells Fargo Home Mortgage, P O Box 11758, Newark, NJ 07101-4758

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 24 2020 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 24 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Nov 24 2020 21:20:00	Alan Atkins, 122 Clinton Rd, Fairfield, NJ 07004-2921
cr	EDI: BECKLEE.COM	Nov 25 2020 01:53:00	American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ EDI: AISACG.COM	Nov 25 2020 01:53:00	Ascension Capital Group, BMW Financial Services NA, LLC Department, PO Box 201347, Arlington, TX 76006-1347
514782320	EDI: GMACFS.COM	Nov 25 2020 01:53:00	Ally Financial, P O Box 9001951, Louisville, KY 40290-1951
514795593	EDI: GMACFS.COM	Nov 25 2020 01:53:00	Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
518347036	EDI: BECKLEE.COM	Nov 25 2020 01:53:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-2

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514782322	EDI: BMW.COM	Nov 25 2020 01:53:00	BMW Financial Services, P O Box 9001065, Louisville, KY 40290-1065
514915345	+ EDI: AISACG.COM	Nov 25 2020 01:53:00	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
514792523	+ EDI: BMW.COM	Nov 25 2020 01:53:00	BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
514799407	EDI: IRS.COM	Nov 25 2020 01:53:00	Department of Treasury - Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515046295	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, 700 Kansas Lane, Monroe, LA 71203
515152150	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 24 2020 21:20:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
515005433	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
514782333	EDI: WFFC.COM	Nov 25 2020 01:53:00	Wells Fargo Home Mortgage for, P O Box 11701, Newark, NJ 07101-4701

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		HSBC Bank USA, National Association as Trustee for
514782321	*	Ally Financial, P O Box 9001951, Louisville, KY 40290-1951
514782323	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court.; BMW Financial Services, P O Box 9001065, Louisville, KY 40290-1065
514782326	*+	Ellen Eppie, 566 Tempe Wick Road, Morristown, NJ 07960-6657
514782327	*+	Ellen Eppie, 566 Tempe Wick Road, Morristown, NJ 07960-6657
514782330	*	US Internal Revenue Service, P O Box 8208, Philadelphia, PA 19101-8208
514782331	*	US Internal Revenue Service, P O Box 8208, Philadelphia, PA 19101-8208

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed below:

Name

Email Address

District/off: 0312-2

User: admin

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Andrew L. Spivack

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION andrew.spivack@brockandscott.com,  
wbecf@brockandscott.com

Craig Scott Keiser

on behalf of Creditor WELLS FARGO BANK N.A. craig.keiser@law.njoag.gov

Denise E. Carlon

on behalf of Creditor HSBC Bank USA National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage  
Pass-Through Certificates, Series 2007-11 bankruptcynotice@zuckergoldberg.com, bkgroup@kmillawgroup.com

Jerome B. Blank

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

John Sywilok

sywilokattorney@sywilok.com nj26@ecfcbis.com

John Sywilok

on behalf of Trustee John Sywilok sywilokattorney@sywilok.com nj26@ecfcbis.com

John W. Sywilok

on behalf of Trustee John Sywilok sywilokattorney@sywilok.com

Margarita Y. Ginzburg

on behalf of Creditor Frank P. Diassi djcarragher@ecf.inforuptcy.com

Margarita Y. Ginzburg

on behalf of Creditor Unicorn Real Estate Investment LLC djcarragher@ecf.inforuptcy.com

Margarita Y. Ginzburg

on behalf of Creditor Marianne Diassi djcarragher@ecf.inforuptcy.com

Margarita Y. Ginzburg

on behalf of Creditor Amerlux LLC djcarragher@ecf.inforuptcy.com

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com,  
mccallaecf@ecf.courtdrive.com

Thaddeus R. Maciag

on behalf of Debtor Peter James Eppie MaciagLaw1@aol.com

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15